

<i>SERFF Tracking Number:</i>	<i>LBRM-125385209</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>America First Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2007-01724 AR UMBRELLA</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0020 Commercial Umbrella & Excess</i>
<i>Product Name:</i>	<i>Commercial Umbrella</i>		
<i>Project Name/Number:</i>	<i>Misc Umbrella Changes/2007-01724 AR Umbrella</i>		

Filing at a Glance

Company: America First Insurance Company

Product Name: Commercial Umbrella

TOI: 17.0 Other Liability - Claims

Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella & Excess

Filing Type: Form

SERFF Tr Num: LBRM-125385209

SERFF Status: Closed

Co Tr Num: 2007-01724 AR UMBRELLA

Co Status:

Author: Sarah Lawrence

Date Submitted: 12/12/2007

State: Arkansas

State Tr Num: EFT \$50

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Disposition Date: 12/17/2007

Disposition Status: Approved

Effective Date (New):

Effective Date (Renewal):

Effective Date Requested (New): 05/01/2008

Effective Date Requested (Renewal): 07/01/2008

State Filing Description:

General Information

Project Name: Misc Umbrella Changes

Project Number: 2007-01724 AR Umbrella

Reference Organization: n/a

Reference Title: n/a

Filing Status Changed: 12/17/2007

State Status Changed: 12/17/2007

Corresponding Filing Tracking Number:

Filing Description:

Effective May 1, 2008 for New Business and July 1, 2008 for Renewal Business, we wish to file our independent forms 14-102 Ed 03-2007 Automobile Liability Exclusion to replace the 02-2004 edition and 14-275 Ed 05-2007 Automobile Liability - Follow Form (with total pollution Exclusion) which is a new form

Status of Filing in Domicile: Pending

Domicile Status Comments: n/a

Reference Number: n/a

Advisory Org. Circular: n/a

Deemer Date:

Company and Contact

SERFF Tracking Number: LBRM-125385209 State: Arkansas
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 Product Name: Commercial Umbrella
 Project Name/Number: Misc Umbrella Changes/2007-01724 AR Umbrella

Filing Contact Information

Sarah Lawrence, State Filings Technician sarah.lawrence@LibertyMutual.com
 62 Maple Ave (800) 826-6189 [Phone]
 Keene, NH 03431 (603) 352-9252[FAX]

Filing Company Information

America First Insurance Company CoCode: 12696 State of Domicile: New Hampshire
 62 Maple Ave. Group Code: 111 Company Type: P & C
 Keene, NH 03431 Group Name: State ID Number:
 (800) 826-6189 ext. [Phone] FEIN Number: 58-0953149

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
America First Insurance Company	\$50.00	12/12/2007	17078262

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	12/17/2007	12/17/2007

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Disposition

Disposition Date: 12/17/2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *LBRM-125385209* *State:* *Arkansas*
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TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0020 Commercial Umbrella & Excess*
Product Name: *Commercial Umbrella*
Project Name/Number: *Misc Umbrella Changes/2007-01724 AR Umbrella*

Item Type	Item Name	Item Status	Public Access
Form	Automobile Liability Exclusion	Approved	Yes
Form	Automobile Liability - Follow Form (with total pollution Exclusion)	Approved	Yes

SERFF Tracking Number: LBRM-125385209 State: Arkansas

Filing Company: America First Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: 2007-01724 AR UMBRELLA

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: Commercial Umbrella

Project Name/Number: Misc Umbrella Changes/2007-01724 AR Umbrella

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Automobile Liability Exclusion	14-102	03-2007	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 04-2002 edition Previous Filing #:		14-102 0307.pdf
Approved	Automobile Liability - Follow Form (with total pollution Exclusion)	14-275	05-2007	Endorsement/Amendment/Conditions New		0.00	14-275.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTOMOBILE LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY COVERAGE PART

The following is added to paragraph **3. Exclusions** under **SECTION I - COVERAGE**:

This insurance does not apply to:

Auto Liability

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any "auto" owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment of others of any "auto" that is owned or operated by or rented or loaned to any insured.

Exceptions:

This exclusion does not apply to:

- (1)** Parking an "auto" on, or on the ways next to, the premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured.
- (2)** "Bodily injury" or "property damage" arising out of the operation of any machinery or equipment listed in paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AUTOMOBILE LIABILITY - FOLLOW FORM
(WITH TOTAL POLLUTION EXCLUSION)**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY COVERAGE PART

A. The following is added to paragraph 3. Exclusions under SECTION I - COVERAGE:

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of the ownership, maintenance, use, leasing, rental or entrustment to others of any “auto”. Use includes operation and “loading or unloading”.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the “occurrence” which caused the “bodily injury” or “property damage”, or the “offense” which caused the “personal and advertising injury”, involved the ownership, maintenance, use, leasing, rental or entrustment of others of any “auto”.

Exception

This exclusion does not apply to the extent that valid “scheduled underlying insurance” is applicable to the “bodily injury”, “property damage” or “personal and advertising injury” described above or would have been applicable to such injury or damage but for the exhaustion of the limits of the “scheduled underlying insurance”. The coverage provided:

- (1) Will follow the provisions, exclusions and limitations of the “scheduled underlying insurance” unless otherwise directed by this insurance; and
- (2) Will be subject to Condition **13. Maintenance of Scheduled Underlying Insurance.**

Regardless of the extent of coverage afforded by the “scheduled underlying insurance”:

- (1) This insurance does not apply to:
 - (a) Motor vehicle no-fault law, first party physical damage coverage, personal injury protection coverage or other laws or coverages similar to any of the foregoing; or
 - (b) Motor vehicle uninsured motorists or underinsured motorists law, unless an Uninsured/Underinsured Motorists Coverage – Follow Form endorsement is attached to this policy.
- (2) One of the following Total Pollution Exclusions applies when it is made a part of this policy:
 - (a) Total Pollution Exclusion **14-103**;
 - (b) Total Pollution Exclusion With A Hostile Fire Exception **14-169**;
 - (c) Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception **14-239**.

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Rate Information

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